



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [WASHINGTON FEDERAL, INC.](#)

City/State [SEATTLE, WA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [19,649,509](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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425 PIKE STREET, 3RD FLOOR](#)

[SEATTLE, WA 98101](#)

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Summary Ratios

	06/30/2021	06/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	19,342,409	17,126,105			17,891,239			16,473,352			15,790,594		
Net income (\$000)	92,293	71,229			144,523			223,017			205,122		
Number of BHCs in peer group	131	127			128			125			118		

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.66	2.65	48	2.81	2.84	44	2.69	2.77	38	2.97	3.01	41	3.06	3.08	41
+ Non-interest income	0.39	1.11	15	0.26	1.14	8	0.24	1.21	5	0.49	1.32	14	0.31	1.31	9
- Overhead expense	1.84	2.24	25	1.95	2.63	16	1.82	2.57	17	1.76	2.69	11	1.71	2.71	7
- Provision for credit losses	-0.02	-0.15	72	0.22	0.85	10	0.16	0.51	10	-0.01	0.15	3	-0.04	0.14	4
+ Securities gains (losses)	0	0.01	26	0.18	0.03	96	0.08	0.02	91	0	0.01	35	0	0	50
+ Other tax equivalent adjustments	0	0	12	0	0	49	0.01	0	93	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	1.22	1.79	12	1.07	0.64	71	1.05	1.04	46	1.71	1.56	64	1.69	1.57	59
Net operating income	0.95	1.36	15	0.83	0.48	69	0.81	0.81	43	1.35	1.19	69	1.30	1.24	55
Net income	0.95	1.35	15	0.83	0.50	68	0.81	0.82	42	1.35	1.19	69	1.30	1.24	54
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.28	3.14	56	3.95	3.78	61	3.68	3.55	56	4.43	4.41	54	4.31	4.24	55
Interest expense	0.46	0.27	84	0.93	0.66	79	0.80	0.52	79	1.25	1.08	69	1.01	0.86	70
Net interest income (tax equivalent)	2.82	2.85	41	3.02	3.10	39	2.88	3.01	37	3.18	3.33	36	3.29	3.38	38
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.05	0.13	3	0	0.28	3	-0.02	0.27	1	-0.04	0.21	3	-0.08	0.22	2
Earnings coverage of net loan and lease losses (X)	-31.94	4.52	13	-1,288.95	21.56	0	-86.94	22.91	1	-58.31	24.40	3	-27.51	21.75	6
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.25	1.39	43	1.28	1.51	35	1.30	1.58	34	1.10	0.83	81	1.11	0.90	76
Allowance for loan and lease losses / Total loans and leases	1.25	1.37	45	1.28	1.48	37	1.30	1.55	36	1.10	0.81	81	1.11	0.89	78
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.31	0.63	21	0.32	0.66	16	0.48	0.71	35	0.30	0.57	23	0.50	0.61	39
30-89 days past due loans and leases / Total loans and leases	0.03	0.27	6	0.06	0.36	8	0.12	0.39	15	0.07	0.43	8	0.12	0.44	13
Liquidity and Funding															
Net noncore funding dependence	-7.40	-1.82	31	8.61	6.94	58	2.68	3.20	53	13.45	14.45	50	17.37	16.62	58
Net short-term noncore funding dependence	-11.04	-8.21	37	0.10	-2.29	50	-4.42	-4.76	45	2.88	3.38	39	10.75	4.66	68
Net loans and leases / Total assets	68.55	59.81	75	70.07	63.21	64	67.59	61.58	65	72.50	63.77	70	72.29	63.98	70
Capitalization															
Tier 1 leverage ratio	9.68	9.11	72	9.48	9.03	69	9.25	9.13	53	10.72	9.76	76	10.63	9.71	78
Holding company equity capital / Total assets	11.33	10.88	59	10.95	11.06	49	10.82	11.16	44	12.49	12.43	50	12.25	12.22	54
Total equity capital (including minority interest) / Total assets	11.33	11.01	56	10.95	11.18	46	10.82	11.29	41	12.49	12.57	49	12.25	12.27	54
Common equity tier 1 capital / Total risk-weighted assets	10.76	12.69	22	13.12	12.01	77	12.65	12.38	60	14.29	12.17	82	14.44	12.12	82
Net loans and leases / Equity capital (X)	6.05	5.51	63	6.40	5.78	66	6.25	5.58	68	5.81	5.21	67	5.90	5.29	65
Cash dividends / Net income	43.59	25.30	89	47.03	60.26	41	46.11	42.30	57	29.20	33.12	43	28.08	27.31	45
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02				17.36
Growth Rates															
Assets	8.11	9.29	53	10.36	17.07	27	16.08	16.68	51	1.45	9.26	14	3.88	7	43
Equity capital	11.89	9.31	71	-1.10	6.16	18	0.53	6.99	19	3.42	10.49	27	-1.32	7.89	17
Net loans and leases	5.78	0.79	78	6.33	13.26	29	8.21	9.07	55	1.75	9.10	21	5.37	7.89	41
Noncore funding	-27.71	-23.76	49	4.42	-2.41	63	8.97	-12.18	75	-11.35	6.59	23	7.20	10.67	52
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	93.70	103.07	8	97.87	103.11	17	97.76	102.81	20	97.68	103.22	17	99.65	103.10	33
Cash from ops + noncash items + op expense / Op expense + dividends	156.79	130.64	66	317.73	154.33	87	216.23	147.24	80	326.70	190.27	86	353.64	174.91	94

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	269,204	275,276	543,190	577,163	530,558	-2.21	18.64
Income from lease financing receivables.....	219	574	1,837	672	1,454	-61.85	-90.41
Fully taxable income on loans and leases.....	267,882	274,371	542,113	574,691	528,794	-2.37	17.32
Tax-exempt income on loans and leases.....	1,541	1,479	2,914	3,144	3,218	4.19	78.36
Estimated tax benefit on income on loans and leases.....	1,296	1,388	2,565	3,112	3,174	-6.61	55.41
Income on loans and leases (tax equivalent).....	270,719	277,238	547,592	580,947	535,186	-2.35	17.69
Investment interest income (tax equivalent).....	26,493	35,996	64,658	95,038	91,932	-26.40	-36.04
Interest on balances due from depository institutions.....	1,149	1,984	2,783	5,597	3,676	-42.09	144.99
Interest income on other earning assets.....	0	0	0	0	65		
Total interest income (tax equivalent).....	298,361	315,218	615,033	681,582	630,859	-5.35	9.72
Interest on time deposits of \$250K or more	1,738	5,454	8,677	13,698	8,524	-68.13	
Interest on time deposits < \$250K.....	10,341	30,977	51,188	76,114	55,655	-66.62	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	7,556	13,600	23,075	37,306	20,255	-44.44	156.66
Interest on other borrowings and trading liabilities.....	21,928	24,305	50,985	64,957	63,935	-9.78	-31.36
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	41,563	74,336	133,925	192,075	148,369	-44.09	-28.63
Net interest income (tax equivalent).....	256,798	240,882	481,108	489,507	482,490	6.61	20.17
Non-interest income.....	37,697	22,535	43,527	80,058	48,682	67.28	44.89
Adjusted operating income (tax equivalent)	294,495	263,417	524,635	569,565	531,172	11.80	22.86
Overhead expense.....	178,129	167,405	325,828	289,566	269,987	6.41	56.58
Provision for credit losses.....	-2,000	19,000	28,500	-2,150	-5,950		
Securities gains (losses)	0	15,028	15,028	0	0	-100.00	
Other tax equivalent adjustments	-1	0	2,001	0	0		
Pretax net operating income (tax equivalent).....	118,365	92,040	187,336	282,149	267,135	28.60	-8.42
Applicable income taxes	24,532	19,332	37,898	55,988	58,795	26.90	-43.80
Tax equivalent adjustments	1,540	1,479	4,915	3,144	3,218	4.12	78.24
Applicable income taxes (tax equivalent).....	26,072	20,811	42,813	59,132	62,013	25.28	-41.43
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	92,293	71,229	144,523	223,017	205,122	29.57	8.93
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	92,293	71,229	144,523	223,017	205,122	29.57	8.93
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	92,293	71,229	144,523	223,017	205,122	29.57	8.93
Investment securities income (tax equivalent).....	26,493	35,996	64,658	95,038	91,932	-26.40	-36.04
US Treasury and agency securities (excluding mortgage-backed securities)	309	197	439	425	559	56.85	-62.95
Mortgage-backed securities	12,184	25,184	40,930	70,905	72,700	-51.62	-62.09
All other securities	14,000	10,615	23,289	23,708	18,673	31.89	65.82
Cash dividends declared.....	40,232	33,502	66,641	65,113	57,592	20.09	58.52
Common	33,854	33,502	66,641	65,113	57,592	1.05	33.39
Preferred	6,378	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent)
 Less: Interest expense
 Equals: Net interest income (tax equivalent)
 Plus: Non-interest income
 Equals: adjusted operating income (tax equivalent)
 Less: Overhead expense
 Less: Provision for credit losses
 Plus: Realized gains (losses) on held-to-maturity securities
 Plus: Realized gains (losses) on available-for-sale securities
 Plus: other tax equivalent adjustments
 Equals: Pretax net operating income (tax equivalent)

 Less: Applicable income taxes (tax equivalent)
 Less: Minority interest
 Equals: Net operating income

 Plus: Net extraordinary items
 Equals: Net income
 Memo: Net income (last four quarters)
 Net income—BHC and noncontrolling (minority) interest

Margin Analysis

Average earning assets / Average assets
 Average interest-bearing funds / Average assets
 Interest income (tax equivalent) / Average earning assets
 Interest expense / Average earning assets
 Net interest income (tax equivalent) / Average earning assets

Yield or Cost

Total loans and leases (tax equivalent)
 Interest-bearing bank balances
 Federal funds sold and reverse repos
 Trading assets
 Total earning assets

Investment securities (tax equivalent)
 US Treasury and agency securities (excluding mortgage-backed securities)
 Mortgage-backed securities
 All other securities

Interest-bearing deposits
 Time deposits of \$250K or more
 Time deposits < \$250K
 Other domestic deposits
 Foreign deposits

Federal funds purchased and repos
 Other borrowed funds and trading liabilities
 All interest-bearing funds

06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Interest income (tax equivalent)	3.09	2.92	61	3.68	3.46	69	3.44	3.27	63	4.14	4	63	4	3.87	63
Less: Interest expense	0.43	0.25	84	0.87	0.61	80	0.75	0.48	79	1.17	0.98	72	0.94	0.79	69
Equals: Net interest income (tax equivalent)	2.66	2.65	48	2.81	2.84	44	2.69	2.77	38	2.97	3.01	41	3.06	3.08	41
Plus: Non-interest income	0.39	1.11	15	0.26	1.14	8	0.24	1.21	5	0.49	1.32	14	0.31	1.31	9
Equals: adjusted operating income (tax equivalent)	3.05	3.82	11	3.08	4.05	10	2.93	4.04	6	3.46	4.41	13	3.36	4.46	9
Less: Overhead expense	1.84	2.24	25	1.95	2.63	16	1.82	2.57	17	1.76	2.69	11	1.71	2.71	7
Less: Provision for credit losses	-0.02	-0.15	72	0.22	0.85	10	0.16	0.51	10	-0.01	0.15	3	-0.04	0.14	4
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	27	0.18	0.03	96	0.08	0.02	91	0	0.01	35	0	0	50
Plus: other tax equivalent adjustments	0	0	12	0	0	49	0.01	0	93	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.22	1.79	12	1.07	0.64	71	1.05	1.04	46	1.71	1.56	64	1.69	1.57	59
Less: Applicable income taxes (tax equivalent)	0.27	0.41	16	0.24	0.16	70	0.24	0.23	51	0.36	0.36	46	0.39	0.33	66
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income	0.95	1.36	15	0.83	0.48	69	0.81	0.81	43	1.35	1.19	69	1.30	1.24	55
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	0.95	1.35	15	0.83	0.50	68	0.81	0.82	42	1.35	1.19	69	1.30	1.24	54
Memo: Net income (last four quarters)	0.87	1.25	18	1.13	0.81	73	0.81	0.82	42	1.35	1.19	68	1.30	1.24	54
Net income—BHC and noncontrolling (minority) interest	0.95	1.37	13	0.83	0.50	68	0.81	0.83	42	1.35	1.20	68	1.30	1.25	54
Margin Analysis	94	93.15	60	93.28	91.74	71	93.30	92.32	65	93.33	91.05	73	92.78	91.48	62
Average earning assets / Average assets	74.29	62.32	86	77.34	65.48	86	76.55	64.06	86	77.30	65.57	84	77.83	65.56	88
Average interest-bearing funds / Average assets	3.28	3.14	56	3.95	3.78	61	3.68	3.55	56	4.43	4.41	54	4.31	4.24	55
Interest income (tax equivalent) / Average earning assets	0.46	0.27	84	0.93	0.66	79	0.80	0.52	79	1.25	1.08	69	1.01	0.86	70
Interest expense / Average earning assets	2.82	2.85	41	3.02	3.10	39	2.88	3.01	37	3.18	3.33	36	3.29	3.38	38
Net interest income (tax equivalent) / Average earning assets	0.95	0.26		0.94			0.68			2.44			2.17		
Interest-bearing bank balances / Average assets	0.42			0.67			0.60			0.99			1.11		
Total earning assets / Average assets	3.26	3.11	56	3.93	3.74	63	3.67	3.51	57	4.41	4.36	55	4.28	4.20	55
Investment securities (tax equivalent) / Average assets	1.88	1.80	54	2.71	2.51	69	2.32	2.25	58	3.22	2.76	82	3.12	2.68	81
US Treasury and agency securities (excluding mortgage-backed securities) / Average assets	0.90	1.28	29	1.94	2.01	52	1.29	1.75	29	1.96	2.32	29	2.32	2.05	73
Mortgage-backed securities / Average assets	2.11	1.56	90	2.67	2.33	84	2.40	2.05	82	2.91	2.61	86	2.84	2.50	85
All other securities / Average assets	1.80	2.91	14	2.62	3.48	20	2.11	3.24	12	4.80	4.06	78	4.71	4.20	80
Interest-bearing deposits / Average assets	0.32	0.24	71	0.98	0.70	77	0.76	0.53	77	1.35	1.10	72	0.95	0.81	69
Time deposits of \$250K or more / Average assets	0.70	0.76	47	1.71	1.67	51	1.45	1.42	49	2.01	1.96	52	1.55	1.44	60
Time deposits < \$250K / Average assets	0.68	0.72	51	1.65	1.58	55	1.44	1.36	56	1.84	1.82	47	1.36	1.29	53
Other domestic deposits / Average assets	0.18	0.17	63	0.44	0.50	48	0.34	0.36	50	0.68	0.93	34	0.39	0.67	22
Foreign deposits / Average assets		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos / Average assets		0.19			0.85			0.62			1.86			1.51	
Other borrowed funds and trading liabilities / Average assets	1.99	1.31	76	1.88	1.62	67	1.94	1.50	75	2.56	2.38	63	2.64	2.28	77
All interest-bearing funds / Average assets	0.58	0.40	81	1.12	0.92	71	0.98	0.74	78	1.51	1.49	61	1.21	1.19	62

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	37,697	22,535	43,527	80,058	48,682
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	7,130	6,481	14,500	14,657	14,809
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	0	0	0	0	0
Insurance activities revenue.....	6,360	5,819	11,057	10,285	9,498
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	2	13	23	0	19
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	-927	184	-1,508	36,031	6,211
Other non-interest income.....	25,132	10,038	19,455	19,085	18,145
Total overhead expenses	178,129	167,405	325,828	289,566	269,987
Personnel expense.....	86,978	74,655	154,197	138,113	128,604
Net occupancy expense.....	18,936	21,920	41,594	46,803	39,420
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	627	1,104	2,137	2,025	2,011
Other operating expenses.....	71,588	69,726	127,900	102,625	99,952
Fee income on mutual funds and annuities.....	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,058	2,045	2,084	1,986	1,910
Average personnel expense per employee.....	42.26	36.51	73.99	69.54	67.33
Average assets per employee.....	9,398.64	8,374.62	8,585.05	8,294.74	8,267.33

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	0	2.15	10	0	2.20	10	0	2.02	10	0	2.72	10	0	3.08
Overhead expenses / Net Interest Income + non-interest income	60.80	59.03	53	63.91	63.28	60	62.45	62.28	55	51.12	61.29	12	51.14	60.88
Percent of Average Assets														
Total overhead expense	1.84	2.24	25	1.95	2.63	16	1.82	2.57	17	1.76	2.69	11	1.71	2.71
Personnel expense.....	0.90	1.25	15	0.87	1.31	13	0.86	1.30	13	0.84	1.41	9	0.81	1.44
Net occupancy expense.....	0.20	0.24	26	0.26	0.26	50	0.23	0.26	34	0.28	0.28	57	0.25	0.28
Other operating expenses.....	0.75	0.73	63	0.83	0.99	50	0.73	0.94	39	0.64	0.97	21	0.65	0.97
Overhead less non-interest income	1.45	1.10	82	1.69	1.36	75	1.58	1.25	75	1.27	1.32	44	1.40	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	60.49	58.45	56	63.55	62.83	61	62.11	61.82	57	50.84	60.64	12	50.83	60.37
Personnel expense.....	29.53	33.10	27	28.34	32.43	24	29.39	32.36	27	24.25	32.39	13	24.21	32.51
Net occupancy expense.....	6.43	6.33	51	8.32	6.65	78	7.93	6.58	72	8.22	6.52	79	7.42	6.48
Other operating expenses.....	24.52	18.60	84	26.89	23.06	81	24.79	22.28	75	18.37	21.20	40	19.20	20.90
Total non-interest income	12.80	28.18	16	8.55	27.40	9	8.30	28.83	6	14.06	29.23	16	9.17	28.50
Fiduciary activities income	0	2.24	12	0	2.10	12	0	2.09	12	0	1.97	14	0	2.14
Service charges on domestic deposit accounts	2.42	3.19	35	2.46	3.35	32	2.76	3.27	38	2.57	3.88	32	2.79	4.15
Trading revenue.....	0	0.72	23	0	1.60	29	0	1.28	25	0	1.18	22	0	0.85
Investment banking fees and commissions.....	0	2.52	6	0	2.64	6	0	2.46	6	0	3.54	5	0	3.42
Insurance activities revenue.....	2.16	0.37	90	2.21	0.39	92	2.11	0.41	90	1.81	0.47	87	1.79	0.47
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees	0	0.55	23	0	-0.20	53	0	0.01	51	0	0.28	21	0	0.65
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	-0.31	3.83	0	0.07	2.89	20	-0.29	3.92	4	6.33	1.86	93	1.17	1.61
Other non-interest income.....	8.53	9.26	59	3.81	9.31	16	3.71	9.65	12	3.35	10.04	8	3.42	9.86
Overhead less non-interest income	47.69	29.94	94	55	34.19	87	53.81	31.93	90	36.78	31.06	60	41.66	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.73	21.54	38	21	18.39	66	20.23	18.63	56	19.84	20.56	43	22.01	19.04
Applicable income tax + TE / Pretax net operating income + TE	22.03	23.10	38	22.61	22.75	43	22.85	21.18	56	20.96	23.23	29	23.21	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans	11,256,758	10,725,993	10,786,644	10,644,905	10,560,524	4.95	27.85	
Commercial and industrial loans	2,117,916	1,892,276	1,993,040	1,080,812	909,340	11.92	305.51	
Loans to individuals	105,895	91,041	110,780	115,794	162,099	16.32	-32.15	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	10,459	36,357	8,905	36,420	9,766	-71.23	8.42	
Other loans and leases	150,334	154,661	155,482	161,641	191,931	-2.80	-38.41	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	13,641,362	12,900,328	13,054,851	12,039,572	11,833,660	5.74	40.10	
Less: Allowance for loan and lease losses	170,784	165,349	170,189	132,513	131,165	3.29	53.84	
Net loans and leases	13,470,578	12,734,979	12,884,662	11,907,059	11,702,495	5.78	39.94	
Debt securities that reprice or mature in over 1 year	1,220,228	1,781,807	1,931,529	2,149,201	2,311,967	-31.52	-50.55	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Subtotal	14,690,806	14,516,786	14,816,191	14,056,260	14,014,462	1.20	20.46	
Interest-bearing bank balances	2,068,543	1,055,050	1,652,207	326,758	137,311	96.06	463.25	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	1,488,176	1,109,469	1,138,287	707,078	726,189	34.13	66.68	
Trading assets	0	0	0	0	0			
Total earning assets	18,247,525	16,681,305	17,606,685	15,090,096	14,877,962	9.39	35.61	
Non-interest-bearing cash and due from depository institutions	183,415	163,190	178,515	157,048	146,064	12.39	12.66	
Premises, fixed assets, and leases	255,765	250,779	256,242	245,792	276,683	1.99	-13.40	
Other real estate owned	7,932	5,956	4,463	6,339	8,171	33.18	-74.96	
Investment in unconsolidated subsidiaries	0	0	0	0	0			
Intangible and other assets	954,872	1,073,874	1,017,717	923,886	879,246	-11.08	8.97	
Total assets	19,649,509	18,175,104	19,063,622	16,423,161	16,188,126	8.11	32.57	
Quarterly average assets	19,449,263	17,911,413	18,817,706	16,421,981	16,028,148	8.59	31.64	
Average loans and leases (YTD)	13,343,870	12,451,561	12,749,899	12,187,394	11,533,076	7.17	37.75	
Memoranda								
Loans held-for-sale	0	0	0	0	0			
Loans not held-for-sale	13,641,362	12,900,328	13,054,851	12,039,572	11,833,660	5.74	40.10	
Real estate loans secured by 1–4 family	5,175,204	5,646,939	5,237,550	5,858,279	5,989,457	-8.35	-10.27	
Commercial real estate loans	6,063,672	5,059,013	5,529,792	4,764,134	4,539,553	19.86	101.79	
Construction and land development	1,709,615	1,855,137	1,935,770	1,700,690	1,591,906	-7.84	107.56	
Multifamily	2,012,570	1,512,789	1,609,787	1,434,212	1,401,010	33.04	82.88	
Nonfarm nonresidential	2,341,487	1,691,087	1,984,235	1,629,232	1,546,637	38.46	116.64	
Real estate loans secured by farmland	17,882	20,041	19,302	22,492	31,514	-10.77	-44.15	
Total investment securities	2,708,404	2,891,276	3,069,816	2,856,279	3,038,156	-6.32	-21.78	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	67,484	20,675	78,281	20,738	21,654	226.40	538.27	
Municipal securities	39,337	38,041	38,703	22,490	23,058	3.41	43.11	
Mortgage-backed securities	1,097,100	1,861,330	1,455,082	2,289,627	2,591,853	-41.06	-58.18	
Asset-backed securities	1,132,155	649,230	1,210,356	312,775	179,050	74.38	374.74	
Other debt securities	372,328	322,000	287,394	210,649	222,541	15.63	-19.13	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Available-for-sale securities	2,292,656	2,063,960	2,482,945	1,495,586	1,451,341	11.08	16.39	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	67,484	20,675	78,281	20,738	21,654	226.40	538.27	
Municipal securities	39,337	38,041	38,703	22,490	23,058	3.41	43.11	
Mortgage-backed securities	681,352	1,034,014	868,211	928,934	1,005,038	-34.11	-39.76	
Asset-backed securities	1,132,155	649,230	1,210,356	312,775	179,050	74.38	374.74	
Other debt securities	372,328	322,000	287,394	210,649	222,541	15.63	-19.13	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	12,801	27,102	19,304	19,726	-49,320	-52.77	-36.59	
Available-for-sale securities appreciation (depreciation)	48,858	41,547	51,069	25,523	-8,007	17.60	356.40	
Structured notes, fair value	162,415	246,662	80,940	190,475	203,216	-34.15	-0.05	
Pledged securities	604,152	509,050	522,275	518,769	576,302	18.68	103.39	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	2,891,156	2,308,906	2,403,309	1,656,637	1,472,702	25.22	943.00
NOW, ATS and transaction accounts	8,925,477	6,664,708	8,044,105	792,693	318,190	33.92	3374.76
Time deposits less brokered deposits < \$250K	2,883,005	3,533,087	3,151,938	3,928,193	3,994,228	-18.40	
MMDA and other savings accounts	90,804	60,874	45,117	4,941,905	5,079,060	49.17	-98.33
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	14,790,442	12,567,575	13,644,469	11,319,428	10,864,180	17.69	75.32
Time deposits of \$250K or more	468,500	595,858	532,269	674,711	622,184	-21.37	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1,550,000	1,700,000	1,730,000	950,000	1,890,000	-8.82	416.67
Other borrowings w/remaining maturity over 1 year	400,000	1,100,000	870,000	1,300,000	650,000	-63.64	-77.53
Brokered deposits < \$250K	50,000	18,786	55,208	316	137,418	166.16	
Noncore funding	2,468,500	3,414,644	3,187,477	2,925,027	3,299,602	-27.71	-42.36
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	163,327	202,376	169,909	127,797	41,255	-19.30	15.80
Total liabilities	17,422,269	16,184,595	17,001,855	14,372,252	14,205,037	7.65	35.48
Equity Capital							
Perpetual preferred stock (including surplus)	300,000	0	0	0	0		
Common stock	135,987	135,744	135,938	135,720	135,496	0.18	1.37
Common surplus	1,677,163	1,677,373	1,680,111	1,673,666	1,668,666	-0.01	1.43
Retained earnings	1,495,341	1,403,124	1,443,280	1,385,179	1,227,275	6.57	63.93
Accumulated other comprehensive income	65,120	12,560	41,435	15,986	2,891	418.47	
Other equity capital components	-1,446,371	-1,238,292	-1,238,997	-1,159,642	-1,051,239		
Total holding company equity capital	2,227,240	1,990,509	2,061,767	2,050,909	1,983,089	11.89	13.51
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,227,240	1,990,509	2,061,767	2,050,909	1,983,089	11.89	13.51
Total liabilities and capital	19,649,509	18,175,104	19,063,622	16,423,161	16,188,126	8.11	32.57
Memoranda							
Non-interest-bearing deposits	2,891,156	2,308,906	2,403,309	1,656,637	1,472,702	25.22	943.00
Interest-bearing deposits	12,417,786	10,873,313	11,828,637	10,337,818	10,151,080	14.20	20.40
Total deposits	15,308,942	13,182,219	14,231,946	11,994,455	11,623,782	16.13	44.55
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,061,767	2,050,909	2,050,909	1,983,089	2,009,618		
Accounting restatements	0	-19,782	-19,782	0	0		
Net income	92,293	71,229	144,523	223,017	205,122		
Net sale of new perpetual preferred stock	293,325	0	0	0	0		
Net sale of new common stock	3,776	3,731	6,663	5,224	7,021		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	207,374	78,650	79,355	108,403	174,195		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	40,232	33,502	66,641	65,113	57,592		
Change in other comprehensive income	23,685	-3,426	25,450	13,095	-6,885		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,227,240	1,990,509	2,061,767	2,050,909	1,983,089		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	57.29	36.32	89	59.01	36.22	92	56.58	36.22	89	64.82	37.78	94	65.24	37.19	95
Commercial and industrial loans	10.78	12.25	46	10.41	14.99	25	10.45	13.52	32	6.58	12.02	22	5.62	12.85	18
Loans to individuals	0.54	3.48	28	0.50	3.53	27	0.58	3.40	31	0.71	4.20	28	1	4.31	33
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.05	0.21	54	0.20	0.20	71	0.05	0.19	55	0.22	0.24	72	0.06	0.30	57
Other loans and leases.....	0.77	4.22	15	0.85	4.66	14	0.82	4.63	13	0.98	5.01	13	1.19	5	15
Net loans and leases.....	68.55	59.81	75	70.07	63.21	64	67.59	61.58	65	72.50	63.77	70	72.29	63.98	70
Debt securities over 1 year.....	6.21	17.61	9	9.80	14.01	26	10.13	15.55	27	13.09	14.60	43	14.28	14.63	50
Mutual funds and equity securities	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal	74.76	78.32	28	79.87	78.43	39	77.72	78.16	31	85.59	79.65	66	86.57	79.97	68
Interest-bearing bank balances	10.53	9.11	61	5.80	6.78	44	8.67	7.51	61	1.99	3.06	50	0.85	3.04	25
Federal funds sold and reverse repos	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	7.57	1.53	95	6.10	1.83	92	5.97	1.68	93	4.31	1.91	84	4.49	1.96	84
Trading assets	0	0.60	18	0	1.09	16	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	92.86	91.43	67	91.78	90.72	65	92.36	91.05	65	91.88	89.53	73	91.91	89.74	71
Non-interest cash and due from depository institutions.....	0.93	1.01	40	0.90	1.08	35	0.94	1.07	36	0.96	1.14	36	0.90	1.21	29
Other real estate owned.....	0.04	0.02	83	0.03	0.03	68	0.02	0.02	65	0.04	0.03	67	0.05	0.04	64
All other assets.....	6.20	7.50	34	7.32	8.16	38	6.71	7.82	37	7.16	9.27	27	7.19	8.98	31
Memoranda															
Short-term investments	18.10	12.01	81	11.91	10.58	67	14.64	11.17	73	6.29	7.63	56	5.33	7.80	56
U.S. Treasury securities.....	0	1.08	12	0	0.92	14	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities)	0.34	0.77	50	0.11	0.48	42	0.41	0.63	57	0.13	0.54	46	0.13	0.69	42
Municipal securities	0.20	1.72	29	0.21	1.45	29	0.20	1.69	28	0.14	1.34	30	0.14	1.62	28
Mortgage-backed securities	5.58	12.97	18	10.24	11.11	47	7.63	11.75	34	13.94	11.44	65	16.01	11.13	77
Asset-backed securities	5.76	0.38	97	3.57	0.27	95	6.35	0.32	99	1.90	0.28	92	1.11	0.33	84
Other debt securities	1.89	0.52	88	1.77	0.39	90	1.51	0.42	86	1.28	0.39	84	1.37	0.41	86
Loans held-for-sale.....	0	0.42	8	0	0.48	6	0	0.52	7	0	0.39	7	0	0.30	8
Loans held for investment	69.42	59.85	77	70.98	63.46	68	68.48	61.72	70	73.31	63.50	76	73.10	63.93	73
Real estate loans secured by 1–4 family	26.34	11.69	92	31.07	12.29	95	27.47	11.91	93	35.67	13.29	95	37	13.46	97
Revolving	0.79	1.45	35	0.78	1.80	31	0.74	1.66	30	0.86	2.07	34	0.85	2.27	30
Closed-end, secured by first liens	25.54	9.84	93	30.27	9.99	96	26.72	9.81	94	34.78	10.69	96	36.14	10.57	97
Closed-end, secured by junior liens	0.01	0.20	15	0.02	0.26	16	0.02	0.22	16	0.02	0.28	18	0.01	0.31	15
Commercial real estate loans	30.86	22.48	71	27.83	21.90	61	29.01	22.22	64	29.01	22.23	59	28.04	21.58	57
Construction and land development	8.70	3.35	93	10.21	3.32	96	10.15	3.40	94	10.36	3.44	95	9.83	3.51	96
Multifamily.....	10.24	3.31	90	8.32	3.07	90	8.44	3.12	90	8.73	3.01	91	8.65	2.72	91
Nonfarm nonresidential	11.92	14.81	40	9.30	14.50	29	10.41	14.72	32	9.92	14.69	34	9.55	14.44	33
Real estate loans secured by farmland.....	0.09	0.34	53	0.11	0.33	56	0.10	0.33	53	0.14	0.36	57	0.19	0.41	62

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	82.52	59.66	90	83.15	55.37	92	82.63	57.15	92	88.42	57.46	95	89.24	56.49	95
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	82.52	59.66	90	83.15	55.37	92	82.63	57.15	92	88.42	57.46	95	89.24	56.49	95
Real estate loans secured by 1–4 family.....	37.94	19.82	91	43.77	19.50	93	40.12	19.43	93	48.66	20.75	94	50.61	21.10	95
Revolving	1.13	2.42	32	1.10	2.79	28	1.07	2.64	28	1.18	3.15	29	1.16	3.50	27
Closed-end.....	36.81	17.22	91	42.67	16.49	95	39.04	16.59	93	47.48	17.39	96	49.45	17.39	96
Commercial real estate loans	44.45	36.54	60	39.22	32.96	58	42.36	34.63	61	39.57	33.52	56	38.36	32.14	52
Construction and land development.....	12.53	5.50	91	14.38	4.97	96	14.83	5.26	95	14.13	5.09	96	13.45	5.20	94
1–4 family.....	3.83	1.11	91	3.30	0.93	92	3.42	0.93	92	3.37	0.94	92	3.91	1.02	94
Other.....	8.71	4.33	88	11.08	3.90	96	11.41	4.19	96	10.75	4.02	96	9.55	4.05	92
Multifamily.....	14.75	5.34	91	11.73	4.72	89	12.33	4.96	90	11.91	4.69	89	11.84	4.10	91
Nonfarm nonresidential	17.16	24.14	31	13.11	21.76	28	15.20	22.93	28	13.53	22.15	29	13.07	21.40	32
Owner-occupied.....	5.06	8.14	32	4.73	7.38	32	4.92	7.68	33	4.37	7.72	32	3.88	8.03	31
Other.....	12.11	15.71	33	8.38	14.16	28	10.28	14.95	31	9.16	14.34	34	9.19	13.38	36
Real estate loans secured by farmland.....	0.13	0.59	50	0.16	0.52	52	0.15	0.54	51	0.19	0.55	54	0.27	0.63	59
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	15.53	20.98	31	14.67	23.90	16	15.27	22.17	24	8.98	19.53	14	7.68	20.32	10
Loans to individuals	0.78	6.28	26	0.71	6.11	25	0.85	6.13	27	0.96	7.13	23	1.37	7.36	29
Credit card loans	0	0.51	49	0	0.64	43	0	0.65	48	0	0.81	21	0	1.02	42
Agricultural loans.....	0.08	0.37	51	0.28	0.31	68	0.07	0.32	51	0.30	0.37	70	0.08	0.46	54
Other loans and leases.....	1.10	8.03	15	1.20	8.93	14	1.19	9.09	14	1.34	9.85	13	1.62	9.66	15
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	556.03	383.17	83	585.08	392.62	83	573.30	381.27	85	572.59	391.26	81	586.13	379.80	83
Real estate loans secured by 1–4 family.....	255.63	124.52	90	308.03	133.24	93	278.37	125.03	93	315.12	138.18	93	332.43	137.84	94
Revolving	7.63	15.53	32	7.76	19.64	30	7.46	17.42	29	7.63	21.26	30	7.62	23.33	27
Closed-end.....	248.01	107.53	90	300.27	112.01	94	270.92	106.14	93	307.48	115.20	94	324.80	112.79	95
Commercial real estate loans	299.52	238.21	62	275.96	237.30	53	293.91	234.65	60	256.26	229.44	51	251.95	219.72	54
Construction and land development.....	84.45	35.52	90	101.19	35.78	93	102.89	35.62	96	91.48	34.95	93	88.35	35.36	92
1–4 family.....	25.78	7.06	93	23.24	6.74	90	23.70	6.34	91	21.84	6.61	87	25.66	7.04	94
Other.....	58.67	28.07	88	77.95	27.86	96	79.18	28.16	96	69.64	27.32	94	62.70	27.26	92
Multifamily.....	99.41	34.78	90	82.52	33.28	90	85.56	32.74	90	77.15	31.04	89	77.76	27.85	89
Nonfarm nonresidential	115.66	157.17	33	92.25	157.33	30	105.46	155.06	35	87.64	152.10	33	85.84	147.22	34
Owner-occupied.....	34.07	52.65	35	33.27	53.29	33	34.14	52.37	35	28.32	53.07	31	25.45	54.89	31
Other.....	81.59	102.08	35	58.97	101.60	30	71.32	100.54	35	59.32	97.41	34	60.39	91.80	38
Real estate loans secured by farmland.....	0.88	3.59	50	1.09	3.50	51	1.03	3.44	53	1.21	3.60	54	1.75	4.02	60
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	104.62	127.07	42	103.22	159.86	25	105.93	139.91	34	58.14	122.02	20	50.47	128.82	16
Loans to individuals	5.23	35.29	27	4.97	38.40	27	5.89	37.47	28	6.23	43.51	25	9	42.67	31
Credit card loans	0.01	2.61	49	0	3.43	44	0.01	3.30	48	0	4.34	21	0	5.31	42
Agricultural loans.....	0.52	2.01	54	1.98	2.03	70	0.47	1.88	53	1.96	2.18	70	0.54	2.72	56
Other loans and leases.....	7.43	46.75	15	8.44	51.14	14	8.26	49.54	14	8.69	52.44	12	10.65	51.79	15
Supplemental															
Non-owner occupied CRE loans / Gross loans	39.39	28.84	76	34.49	26.07	71	37.44	27.32	72	35.20	26.45	70	34.49	24.79	73
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	265.45	187.37	80	242.69	186.18	66	259.76	183.76	76	227.94	178.57	65	226.50	167.93	66
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	299.52	244.59	62	275.96	244.21	52	293.91	240.85	56	256.26	236.10	51	251.95	225.98	54

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	18.10	12.01	81	11.91	10.58	67	14.64	11.17	73	6.29	7.63	56	5.33	7.80	56
Liquid assets	17.39	28.17	22	17.02	24.60	29	17.62	26.22	27	16.94	22.44	42	17.90	22.72	46
Investment securities	13.78	19.64	29	15.91	16.55	48	16.10	17.85	44	17.39	16.99	55	18.77	17.27	59
Net loans and leases	68.55	59.81	75	70.07	63.21	64	67.59	61.58	65	72.50	63.77	70	72.29	63.98	70
Net loans, leases and standby letters of credit	69.14	60.62	74	70.83	64.12	65	68.17	62.48	67	73.11	64.84	71	72.62	65.07	69
Core deposits	75.27	74.75	37	69.15	68.08	42	71.57	70.67	39	68.92	63.09	54	67.11	62.13	52
Noncore funding	12.56	10.89	72	18.79	16.68	67	16.72	14.13	68	17.81	19.36	59	20.38	21.34	57
Time deposits of \$250K or more	2.38	1.81	68	3.28	2.56	67	2.79	2.11	69	4.11	2.94	71	3.84	2.89	72
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0	1.20	11	0	1.49	9	0	1.47	10	0	1.94	9	0	1.97	7
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0	0.52	29	0	0.52	26	0	0.54	30	0	0.48	28	0	0.54	24
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	7.89	0.99	95	9.35	2.06	95	9.07	1.24	96	5.78	3.01	83	11.68	3.67	93
Earning assets that reprice within 1 year	41.29	38.93	53	29.41	39.71	21	33.62	39.38	32	23.92	39.29	11	20.25	40.29	8
Interest-bearing liabilities that reprice within 1 year	14.38	7.04	87	18.10	9.42	85	15.99	8.20	86	20.57	10.19	86	18.35	10.01	85
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	26.90	30.25	40	11.31	28.34	13	17.63	29.11	26	3.35	26.63	7	1.90	27.38	6
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-7.40	-1.82	31	8.61	6.94	58	2.68	3.20	53	13.45	14.45	50	17.37	16.62	58
Net short-term noncore funding dependence	-11.04	-8.21	37	0.10	-2.29	50	-4.42	-4.76	45	2.88	3.38	39	10.75	4.66	68
Short-term investment / Short-term noncore funding	183.89	284.81	46	99.34	138.95	49	130.63	184.19	47	71.84	77.77	60	36.43	66.46	47
Liquid assets - short-term noncore funding / Nonliquid assets	9.13	34.02	16	6.06	23.27	21	7.78	28.18	20	9.84	16.97	44	3.96	16.04	32
Net loans and leases / Total deposits	87.99	74.66	82	96.61	82.84	86	90.53	79.43	78	99.27	90.31	76	100.68	90.08	82
Net loans and leases / Core deposits	91.08	81.17	76	101.33	93.70	70	94.43	88.34	69	105.19	103.93	60	107.72	105	63
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.69	0.84	57	1.62	1.82	55	1.13	1.57	51	1.14	0.72	73	-2.95	-0.82	10
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.64	1.94	73	2.49	4.82	21	2.98	4.31	37	1.48	1.36	60	-0.48	-1.98	85
Structured notes appreciation (depreciation) / Tier 1 capital	0.26	0.01	95	0.34	0	95	0.23	0.02	94	0.20	0	95	-0.19	-0.05	14
Percent of Investment Securities															
Held-to-maturity securities	15.35	13.42	63	28.61	12.14	79	19.12	11.38	69	47.64	12.67	91	52.23	16.19	93
Available-for-sale securities	84.65	84.66	37	71.39	85.75	22	80.88	87.23	30	52.36	85.40	8	47.77	81.88	6
U.S. Treasury securities	0	5.52	12	0	5.43	13	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities)	2.49	4.50	57	0.72	3.23	40	2.55	4.01	57	0.73	3.49	43	0.71	4.02	37
Municipal securities	1.45	8.87	31	1.32	9.39	27	1.26	9.83	26	0.79	7.75	28	0.76	9.16	26
Mortgage-backed securities	40.51	66.59	12	64.38	67.27	43	47.40	66.64	19	80.16	67.43	66	85.31	65.45	80
Asset-backed securities	41.80	2.05	98	22.45	1.68	96	39.43	1.91	98	10.95	1.66	92	5.89	2.05	83
Other debt securities	13.75	3.17	89	11.14	2.93	88	9.36	3.01	85	7.37	2.94	84	7.32	2.79	83
Mutual funds and equity securities	0	0.32	14	0	0.37	12	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less	54.95	8.69	97	38.37	11.75	92	37.08	10.55	93	24.76	11.86	84	23.90	11.91	83
Debt securities 1 to 5 years	3.22	17.05	17	2.16	18.03	15	2.92	17.03	21	0.05	17.94	3	0.33	19.18	3
Debt securities over 5 years	41.83	72.17	15	59.46	66.01	36	60	69.86	28	75.19	66.02	52	75.76	64.73	56
Pledged securities	22.31	33.87	37	17.61	37.40	28	17.01	35.67	28	18.16	30.57	36	18.97	33.30	33
Structured notes, fair value	6	0.03	97	8.53	0.02	98	2.64	0.02	97	6.67	0.03	97	6.69	0.04	97
Percent Change from Prior Like Quarter															
Short-term investments	64.32	51.37	63	142.16	146.89	58	169.92	183.32	60	19.73	26.69	55	23.25	6.77	74
Investment securities	-6.32	33.34	9	-4.14	14.17	16	7.48	23.62	27	-5.99	11.75	12	0.88	9.42	37
Core deposits	17.69	16.88	62	13.16	25.99	10	20.54	26.88	30	4.19	11.23	25	4.44	7.29	50
Noncore funding	-27.71	-23.76	49	4.42	-2.41	63	8.97	-12.18	75	-11.35	6.59	23	7.20	10.67	52

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	4,710,386	2,929,674	3,663,521	2,622,760	2,158,946
Commit: Secured commercial real estate loans	2,379,657	1,593,051	1,972,541	1,563,761	1,282,897
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	2,739	960	1,757	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	114,823	137,849	111,123	100,011	53,954
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	2,874,219	3,245,918	3,366,185	1,864,015	1,566,248
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	23.97	22.45	62	16.12	21.74	31	19.22	22.01	49	15.97	23.52	24	13.34	24.05	15
Standby letters of credit	0.58	0.67	59	0.76	0.72	65	0.58	0.71	56	0.61	0.84	53	0.33	0.92	28
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	14.63	49.75	45	17.86	51.68	44	17.66	48.62	45	11.35	68.47	29	9.68	65.81	34
Interest rate contracts	14.63	35.96	48	17.86	36.85	46	17.66	34.36	47	11.35	47.31	31	9.68	43.84	36
Interest rate futures and forward contracts	0	5.17	13	0	9.28	13	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0	1.82	9	0	2.30	9	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	0	1.33	21	0	1.51	23	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	14.63	20.67	56	17.86	22.27	53	17.66	20.83	55	11.35	28.86	41	9.68	26.74	41
Foreign exchange contracts	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	35.30	42.93	55	23.53	41.55	26	28.73	42.82	38	21.52	45.53	19	18.72	44.93	13

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	2,874,219	3,245,918	3,366,185	1,864,015	1,566,248
Interest rate contracts	2,874,219	3,245,918	3,366,185	1,864,015	1,566,248
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	2,874,219	3,245,918	3,366,185	1,864,015	1,566,248
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	2,874,219	3,245,918	3,366,185	1,864,015	1,566,248
Interest rate contracts	2,874,219	3,245,918	3,366,185	1,864,015	1,566,248
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,874,219	3,245,918	3,366,185	1,864,015	1,566,248
One year or less	18,186	218,258	323,111	138,454	0
Over 1 year to 5 years	708,102	784,012	615,645	681,032	653,215
Over 5 years	2,147,931	2,243,648	2,427,429	1,044,529	913,033
Gross negative fair value (absolute value)	24,655	99,901	55,792	19,735	3,341
Gross positive fair value.....	51,631	47,972	38,568	16,985	16,599
Held for trading.....	0	0	0	0	0
Non-traded.....	51,631	47,972	38,568	16,985	16,599
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	0	12.57	8	0	12.99	7	0	14.05	7	0	13.49	6	0	12.78	8
Written options	0	7.49	7	0	8.37	6	0	8.18	6	0	5.91	6	0	6.60	7
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	0	7.20	7	0	7.94	7	0	7.73	7	0	5.10	6	0	5.49	8
Purchased options	0	3.44	19	0	3.38	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.04	21	0	2.87	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	100	71.23	95	100	69.92	96	100	68.76	96	100	69.75	95	100	70.34	95
Held for trading	0	40.60	20	0	43.50	18	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	34.42	21	0	37.56	18	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	59.40	79	100	56.50	81	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	100	56.19	86	100	54.31	88	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	100	91.87	76	100	89.91	78	100	91.48	75	100	93.86	75	100	94.47	75
One year or less	0.63	28.05	9	6.72	30.94	24	9.60	32.05	35	7.43	32.17	30	0	32.51	3
Over 1 year to 5 years	24.64	26.03	46	24.15	27.26	53	18.29	27.06	39	36.54	30.45	58	41.71	31.16	67
Over 5 years	74.73	30.08	91	69.12	28.48	88	72.11	29.56	89	56.04	28.09	80	58.29	28.71	77
Gross negative fair value (absolute value)	0.86	1.25	42	3.08	1.76	74	1.66	1.55	62	1.06	0.83	62	0.21	0.72	10
Gross positive fair value	1.80	1.68	53	1.48	2.69	33	1.15	2.23	20	0.91	1.19	39	1.06	0.85	70
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	40	0.06	0.07	63	0.03	0.07	52	0.01	0.06	45	0	0.06	20
Gross positive fair value (X)	0.03	0.07	43	0.03	0.11	26	0.02	0.09	28	0.01	0.07	29	0.01	0.06	38
Held for trading (X)	0	0.05	21	0	0.08	19	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0.03	0.01	80	0.03	0.02	71	0.02	0.02	72	0.01	0.01	70	0.01	0.01	76
Current credit exposure (X)	0	0.05	5	0	0.08	5	0	0.06	5	0	0.05	4	0	0.04	4
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.63	5	0	1.03	5	0	0.85	5	0	0.73	4	0	0.53	4

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018		
Change: Allowance for Loan and Lease Losses excluding ATTR											
Beginning balance		170,189		132,513		132,513		131,165		127,155	
Gross losses		256		3,777		5,290		10,454		6,821	
Write-downs, transfers to loans held-for-sale		0		0		0		0		0	
Recoveries		3,851		3,862		7,716		15,202		16,197	
Net losses		-3,595		-85		-2,426		-4,748		-9,376	
Provision for loan and lease losses		-2,000		19,000		28,500		-2,150		-5,950	
Adjustments		-1,000		13,751		6,750		-1,250		584	
Ending balance		170,784		165,349		170,189		132,513		131,165	
Memo: Allocated transfer risk reserve (ATTRR)		0		0		0		0		0	
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios											
Provision for loan and lease losses / Average assets	-0.02	-0.14	71	0.22	0.85	10	0.16	0.51	10	-0.01	0.15
Provision for loan and lease losses / Average loans and leases	-0.03	-0.25	74	0.31	1.37	7	0.22	0.82	6	-0.02	0.24
Provision for loan and lease losses / Net loan and lease losses	55.63	77.32	75	22,352.94	792.43	0	-1,174.77	487.86	1	45.28	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	1.25	1.39	43	1.28	1.51	35	1.30	1.58	34	1.10	0.83
Allowance for loan and lease losses / Total loans and leases	1.25	1.37	45	1.28	1.48	37	1.30	1.55	36	1.10	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	15.27				11.83			11.58			8.03
Allowance for loan and lease losses / Nonaccrual assets	501.55	318.67	82	475.99	321.01	83	291.40	299.17	62	440.42	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	501.55	260.68	87	475.99	244.42	88	291.40	244.34	67	440.42	151.73
Gross loan and lease losses / Average loans and leases	0	0.22	2	0.06	0.35	13	0.04	0.34	7	0.09	0.28
Recoveries / Average loans and leases	0.06	0.08	46	0.06	0.07	57	0.06	0.07	51	0.12	0.08
Net losses / Average loans and leases	-0.05	0.13	3	0	0.28	3	-0.02	0.27	1	-0.04	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0
Recoveries / Prior year-end losses	72.80	16.12	96	36.94	15.46	92	73.81	33.98	89	222.87	36.22
Earnings coverage of net loan and lease losses (X)	-31.94	4.52	13	-1,288.95	21.56	0	-86.94	22.91	1	-58.31	24.40
Net Loan and Lease Losses By Type											
Real estate loans	-0.06	0.03	6	-0.05	0.03	3	-0.05	0.04	2	-0.07	0.01
Real estate loans secured by 1–4 family	-0.02	-0.01	32	-0.02	0.01	23	-0.03	0.01	16	-0.01	0.01
Revolving	-0.06	-0.05	27	0	0.01	38	0	0.01	45	0.04	0.02
Closed-end	-0.02	-0.01	30	-0.02	0.01	19	-0.04	0	14	-0.01	0
Commercial real estate loans	-0.08	0.05	3	-0.09	0.03	1	-0.07	0.07	2	-0.13	0.01
Construction and land development	-0.22	0	3	-0.11	0	4	-0.06	0	11	-0.35	-0.01
1–4 family	0	0	57	0	0	59	0	0	59	0.11	0
Other	-0.22	-0.01	3	-0.11	0	3	-0.06	0	9	-0.46	-0.01
Multifamily	0	0.01	51	0	0	58	0	0	58	0	0
Nonfarm nonresidential	-0.05	0.07	5	-0.14	0.05	1	-0.14	0.11	0	-0.03	0.02
Owner-occupied	0	0.01	46	0	0.02	36	0	0.02	26	-0.03	0.01
Other	-0.05	0.06	3	-0.14	0.03	1	-0.14	0.08	0	0	0.01
Real estate loans secured by farmland	0	-0.01	58	0	0.02	50	0	0.02	46	0	0.01
Commercial and industrial loans	0	0.20	21	0.31	0.46	51	0.19	0.47	32	0.20	0.37
Loans to individuals		0.78			1.41			1.13		0.10	1.17
Credit card loans	0	2.18	8	0	3.43	10	0	2.92	9		3.11
Agricultural loans	0	0.03	48	0	0.15	38	0	0.19	35	0	0.08
Loans to foreign governments and institutions		0			0			0		0	0
Other loans and leases	0	0.08	37	0	0.13	27	0	0.15	25	0	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018						
30+ Days Past Due and Nonaccrual Assets															
30-89 days past due loans and leases.....		3,599		8,144		15,997		8,764		14,162					
90+ days past due loans and leases		0		0		0		0		0					
Nonaccrual loans and leases.....		34,051		34,738		58,403		30,088		51,450					
Total past due and nonaccrual loans and leases.....		37,650		42,882		74,400		38,852		65,612					
Restructured 30-89 days past due		365		159		1,084		47		178					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		6,659		8,316		7,134		10,328		17,995					
Total restructured loans and leases		7,024		8,475		8,218		10,375		18,173					
30-89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance		22,036		37,255		34,319		32,516		31,164					
Other real estate owned.....		7,932		5,956		4,463		6,339		8,171					
Other Assets															
30-89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
Percent of Loans and Leases															
30-89 days past due loans and leases.....	0.03	0.27	6	0.06	0.36	8	0.12	0.39	15	0.07	0.43	8	0.12	0.44	13
90+ days past due loans and leases	0	0.10	10	0	0.13	9	0	0.12	9	0	0.15	8	0	0.17	5
Nonaccrual loans and leases.....	0.25	0.58	15	0.27	0.61	15	0.45	0.66	36	0.25	0.51	19	0.43	0.54	41
90+ days past due and nonaccrual loans and leases.....	0.25	0.73	12	0.27	0.80	10	0.45	0.85	27	0.25	0.71	11	0.43	0.75	26
30-89 days past due restructured.....	0	0.01	56	0	0.01	42	0.01	0.01	62	0	0.01	30	0	0.02	35
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured.....	0.05	0.12	35	0.06	0.13	36	0.05	0.13	34	0.09	0.14	42	0.15	0.16	52
30-89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.03	0.27	6	0.06	0.37	8	0.12	0.40	15	0.07	0.43	8	0.12	0.44	13
90+ days past due assets	0	0.10	9	0	0.13	8	0	0.12	8	0	0.15	6	0	0.18	5
Nonaccrual assets	0.25	0.59	15	0.27	0.62	15	0.45	0.67	35	0.25	0.53	19	0.43	0.57	40
30+ days past due and nonaccrual assets	0.28	1.04	7	0.33	1.21	7	0.57	1.29	16	0.32	1.19	5	0.55	1.26	12
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.17	0.43	16	0.19	0.49	12	0.31	0.52	31	0.18	0.44	16	0.32	0.48	31
90+ days past due and nonaccrual assets + other real estate owned	0.21	0.46	19	0.22	0.52	14	0.33	0.55	30	0.22	0.48	17	0.37	0.52	35
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.33	0.52	31	0.43	0.56	38	0.52	0.60	43	0.42	0.53	40	0.56	0.60	47
Allowance for loan and lease losses	37.70	67.93	27	47.24	65.48	36	57.74	66.66	45	52.06	115.41	16	69.35	118.28	28
Equity capital + allowance for loan and lease losses	2.68	4.43	28	3.62	4.83	37	4.40	4.97	47	3.16	4.28	38	4.30	4.79	45
Tier 1 capital + allowance for loan and lease losses	3.18	5.28	28	4.26	5.98	35	5.22	6.05	44	3.71	5.65	32	5.05	6.16	42
Loans and leases + other real estate owned	0.47	0.88	28	0.61	0.92	30	0.75	0.97	37	0.57	0.85	32	0.77	0.96	39

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.03	0.24	14	0.05	0.39	11	0.15	0.39	23	0.08	0.38	10	0.13	0.42	11
	90+ days past due		0	0.12	15	0	0.15	13	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual.....		0.27	0.65	21	0.30	0.63	21	0.50	0.76	35	0.28	0.46	35	0.35	0.57	35
Commercial and industrial	30–89 days past due		0	0.17	2	0.12	0.23	36	0	0.23	3	0.01	0.31	8	0.03	0.30	11
	90+ days past due		0	0.02	16	0	0.03	17	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual.....		0.19	0.64	19	0.11	0.75	13	0.22	0.75	18	0.06	0.83	10	1.53	0.76	85
Individuals	30–89 days past due		0.03	0.55	12	0.14	0.58	17	0.03	0.83	10	0.11	0.83	16	0.07	0.84	15
	90+ days past due		0	0.07	18	0	0.13	17	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual.....		0.01	0.18	25	0.02	0.22	29	0.01	0.28	24	0	0.17	11	0.02	0.23	20
Depository institution loans	30–89 days past due			0			0.03			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0	0.16	29	0	0.31	28	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due		0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0	0.69	24	0	0.80	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due			0.01			0			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0	0.11	18	0	0.14	12	0	0.18	15	0.01	0.20	32	0	0.17	12
	90+ days past due		0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0	0.13	22	0.01	0.15	42	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due	0.07	0.35	14	0.06	0.60	5	0.23	0.65	20	0.11	0.67	8	0.15	0.71	9
	90+ days past due	0	0.27	18	0	0.29	15	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	0.40	0.82	27	0.45	0.84	26	0.47	0.89	29	0.40	0.73	32	0.42	0.86	27
Revolving	30–89 days past due	0.09	0.29	23	0.02	0.40	15	0.73	0.48	74	0.67	0.45	73	0.71	0.50	73
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0.22	1.05	23	0.63	1.27	46	0.26	1.13	21	0.44	1	33	0.44	1.17	33
Closed-end	30–89 days past due	0.06	0.36	16	0.06	0.61	8	0.22	0.65	21	0.10	0.70	6	0.13	0.75	11
	90+ days past due	0	0.29	18	0	0.33	16	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	0.41	0.77	31	0.45	0.81	27	0.48	0.87	32	0.40	0.70	33	0.42	0.84	32
Junior lien	30–89 days past due	0	0.01	11	0	0.02	10	0	0.02	23	0	0.02	19	0	0.03	9
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	29	0	0	24
	Nonaccrual	0	0.04	5	0	0.05	7	0	0.04	6	0	0.04	8	0	0.06	13
Commercial real estate	30–89 days past due	0	0.14	14	0.05	0.23	26	0.07	0.26	31	0.04	0.18	21	0.11	0.17	39
	90+ days past due	0	0.01	25	0	0.02	22	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0.12	0.52	16	0.14	0.43	20	0.53	0.62	50	0.12	0.23	32	0.27	0.28	56
Construction and development	30–89 days past due	0.01	0.12	41	0.01	0.24	32	0.16	0.28	55	0.10	0.28	50	0	0.21	10
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0.08	0.36	50	0.20	0.25	64	0.09	0.41	45	0.02	0.20	33	0.16	0.19	62
1–4 family	30–89 days past due	0	0.02	33	0	0.04	28	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0.02	0.02	76	0	0.04	27	0	0.03	59	0	0.02	30	0	0.02	28
Other	30–89 days past due	0.01	0.07	49	0.01	0.17	40	0.16	0.22	65	0.10	0.20	57	0	0.13	14
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.06	0.29	53	0.20	0.18	68	0.08	0.35	51	0.02	0.17	40	0.16	0.15	67
Multifamily	30–89 days past due	0	0.06	28	0	0.08	24	0.03	0.09	53	0.01	0.08	43	0.12	0.10	73
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.02	0.14	51	0.01	0.08	42	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0	0.14	7	0.13	0.20	47	0.01	0.23	17	0	0.14	11	0.22	0.17	66
	90+ days past due	0	0.01	29	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	0.22	0.66	22	0.19	0.55	21	1.39	0.80	76	0.33	0.28	65	0.61	0.30	79
Owner Occupied	30–89 days past due	0	0.04	10	0	0.07	8	0.01	0.07	28	0	0.07	8	0.20	0.09	82
	90+ days past due	0	0	34	0	0.01	30	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.07	0.25	21	0.03	0.24	13	0.08	0.27	20	0.20	0.16	63	0.40	0.17	84
Other	30–89 days past due	0	0.09	12	0.13	0.11	69	0	0.14	11	0	0.07	19	0.02	0.07	42
	90+ days past due	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.15	0.40	39	0.16	0.24	50	1.31	0.44	88	0.14	0.10	66	0.22	0.13	74
Farmland	30–89 days past due	0	0.11	30	0	0.31	25	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	13.09	1.10	97	0	1.24	17	0	1.13	19	0	0.84	19	0.17	1.23	45
Credit card	30–89 days past due	0	0.63	7	0	0.90	8	0	0.95	7		1.19		0	1.22	6
	90+ days past due	0	0.39	15	0	0.76	14	0	0.63	13		0.78		0	0.73	11
	Nonaccrual	0	0.08	37	0	0.09	35	0	0.05	37		0.11		0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	366,779	574,825	577,052	649,744	752,923										
Retained earnings	1,495,341	1,403,124	1,443,280	1,385,179	1,227,275										
Accumulated other comprehensive income (AOCI)	65,120	12,560	41,435	15,986	2,891										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,927,240	1,990,509	2,061,767	2,050,909	1,983,089										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	308,432	310,044	309,035	308,344	309,620										
Accumulated other comprehensive income-related adjustments	65,120	12,560	41,435	15,987	2,892										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,553,688	1,667,905	1,711,297	1,726,578	1,670,577										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,553,688	1,667,905	1,711,297	1,726,578	1,670,577										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	300,000	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	300,000	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	300,000	0	0	0	0										
Tier 1 Capital	1,853,688	1,667,905	1,711,297	1,726,578	1,670,577										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	180,683	159,209	169,422	140,013	137,415										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity		0		0	0										
Tier 2 capital before deductions	180,683	159,209	169,422	140,013	137,415										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	180,683	159,209	169,422	140,013	137,415										
Exited advanced approach tier 2 capital															
Total capital	2,034,371	1,827,114	1,880,719	1,866,591	1,807,992										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	19,449,263	17,911,413	18,817,706	16,421,981	16,028,148										
Less: Deductions from common equity tier 1 capital	308,432	310,044	309,035	308,344	309,620										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	19,140,831	17,601,369	18,508,671	16,113,637	15,718,528										
Total risk-weighted assets	14,437,009	12,711,091	13,526,475	12,086,395	11,570,871										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	10.76	12.66	22	13.12	11.98	77	12.65	12.35	60	14.29	12.11	82	14.44	12.09	82
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12.84	13.44	47	13.12	12.72	67	12.65	13.08	51	14.29	12.78	76	14.44	12.85	78
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.09	15.42	26	14.37	14.77	52	13.90	15.23	29	15.44	14.36	72	15.63	14.45	75
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.68	9.11	72	9.48	9.03	69	9.25	9.13	53	10.72	9.76	76	10.63	9.71	78
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			6,360			5,819			11,057			10,285				9,498	9.30	73.82
Other insurance activities income			6,360			5,819			11,057			10,285				9,498	9.30	73.82
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0						0									
Life insurance assets			231,882			226,329			229,175			223,533				217,751	2.45	12.36

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	2.16	0.37	90	2.21	0.39	92	2.11	0.41	90	1.81	0.47	87	1.79	0.47	88			
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			44.54					
Other premium income / Total premium income	69.08			59.99			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.45	11.54	46	12.35	11.35	52	12.18	11.03	51	12.02	11.51	52	12.09	10.22	56			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34			
Net assets of broker-dealer subsidiaries / Consolidated assets	0																	

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	47,865
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	47,865
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans		0.64			0.93			0.87			1.25			1.17	
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		-1.19			10.27			-2.40			22.48			7.24	
Total selected assets.....		3.19			5.10			2.04		-100	12.40	2	-3.68	3.24	35
Deposits		9.07			10.22			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities.....	0	0	0	0	0	0	
1–4 family residential loans	0	0	0	0	0	0	
Home equity lines	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans.....	0	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Retained credit exposure.....	0	0	0	0	0	0	
1–4 family residential loans	0	0	0	0	0	0	
Home equity lines	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans.....	0	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0	0	
Seller's interest carried as securities and loans	0	0	0	0	0	0	
Home equity lines	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	0	
Asset-backed commercial paper conduits.....	0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0	
Liquidity commitments provided to conduit structures	0	0	0	0	0	0	
Activity as a Percent of Total Assets							
Securitization activities.....	0	0	0	0	0	0	
1–4 family residential loans	0	0	0	0	0	0	
Home equity lines	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans.....	0	0	0	0	0	0	
Commercial and Industrial loans	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Asset-backed commercial paper conduits.....	0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0	
Liquidity commitments provided to conduit structures	0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1–4 family residential loans							
Home equity lines							
Credit card receivables.....							
Auto loans and other consumer loans.....							
Commercial and industrial loans							
All other loans and leases.....							

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		45,000	103,700	138,550	209,239	203,690	-56.61	-47.67
Dividends		45,000	103,700	138,550	209,239	203,690	-56.61	-47.67
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		45,000	103,700	138,550	209,239	203,690	-56.61	-47.67
Securities gains (losses)		0	0	0	0	0		
Other operating income		0	0	0	0	0		
Total operating income		45,000	103,700	138,550	209,239	203,690	-56.61	-47.67
Operating Expenses								
Personnel expenses		60	60	120	120	105	0.00	20.00
Interest expense		0	0	0	0	0		
Other expenses		339	254	444	310	371	33.46	41.84
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		399	314	564	430	476	27.07	38.06
Income (loss) before taxes		44,601	103,386	137,986	208,809	203,214	-56.86	-47.96
Applicable income taxes (credit)		0	0	-121	-102	-115		
Extraordinary items								
Income before undistributed income of subsidiaries		44,601	103,386	138,107	208,911	203,329	-56.86	-47.96
Equity in undistributed income of subsidiaries		47,692	-32,157	6,416	14,106	1,793		
Bank subsidiaries		47,692	-32,157	6,416	14,106	1,793		
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		92,293	71,229	144,523	223,017	205,122	29.57	8.93
Memoranda								
Bank net income		92,692	71,543	144,966	223,345	205,483	29.56	9.03
Nonbank net income		0	0	0	0	0		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,086,864	93.21	1,948,040	97.87	2,015,488	97.76	2,003,405	1,976,204	7.13	6.67
Common and preferred stock		2,086,864	93.21	1,948,040	97.87	2,015,488	97.76	2,003,405	1,976,204	7.13	6.67
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in nonbank subsidiaries		0	0	0	0	0	0	0	0	0	0
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	0
Securities		0	0	0	0	0	0	0	0	0	0
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	0
Cash and due from affiliated depository institution		146,993	6.57	37,469	1.88	41,279	2	42,401	6,885	292.31	1152.60
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	0
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	0
Intangible assets		0	0	0	0	0	0	0	0	0	0
Other assets		5,000	0.22	5,000	0.25	5,000	0.24	5,103	0	0.00	1566.67
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	0
Total assets		2,238,857	100.00	1,990,509	100.00	2,061,767	100.00	2,050,909	1,983,089	12.48	13.74
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	0
Securities sold (repos)		0	0	0	0	0	0	0	0	0	0
Commercial paper		0	0	0	0	0	0	0	0	0	0
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	0
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	0
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	0
Other liabilities		11,617	0.52	0	0	0	0	0	0	0	88.86
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	0
Total liabilities		11,617	0.52	0	0	0	0	0	0	0	88.86
Equity Capital		2,227,240	99.48	1,990,509	100	2,061,767	100	2,050,909	1,983,089	11.89	13.51
Perpetual preferred stock (income surplus)		300,000	13.40	0	0	0	0	0	0	0	0
Common stock		135,987	6.07	135,744	6.82	135,938	6.59	135,720	135,496	0.18	1.37
Common surplus		1,677,163	74.91	1,677,373	84.27	1,680,111	81.49	1,673,666	1,668,666	-0.01	1.43
Retained earnings		1,495,341	66.79	1,403,124	70.49	1,443,280	70	1,385,179	1,227,275	6.57	63.93
Accumulated other comprehensive income		65,120	2.91	12,560	0.63	41,435	2.01	15,986	2,891	418.47	
Other equity capital components		-1,446,371	-64.60	-1,238,292	-62.21	-1,238,997	-60.09	-1,159,642	-1,051,239		
Total liabilities and equity capital		2,238,857	100.00	1,990,509	100.00	2,061,767	100.00	2,050,909	1,983,089	12.48	13.74
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	0
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	0
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	0
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	0
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	0

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Profitability															
Net income / Average equity capital	9.75	12.64	28	8.47	4.33	78	8.56	7.29	65	13.13	9.68	86	12.27	10.40	72
Bank net income / Average equity investment in banks	8.97	12.37	22	7.25	4.55	65	7.33	7.45	45	11.24	10.51	63	10.38	11.19	48
Nonbank net income / Average equity investment in nonbanks		13.40			7.01			9.75			7.89				7.10
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			8.55				8.78
Bank net income / Parent net income	100.43	96.24	40	100.44	91.35	37	100.31	88.16	34	100.15	82.22	39	100.18	82.56	37
Nonbank net income / Parent net income	0	3.10	15	0	6.35	15	0	3.59	14	0	5.93	10	0	3.78	11
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74				72.48
Leverage															
Total liabilities / Equity capital	0.52	16.87	8	0	20.37	2	0	20.06	3	0	20.43	1	0	20.88	1
Total debt / Equity capital	0	11.60	11	0	14.50	11	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.82	7	0	16.78	7	0	16.67	6	0	16.36	7	0	17.10	6
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.69	11	0	14.81	11	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	0	11.71	11	0	14.64	11	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	0	39.10	9	0	29.33	11	0	34.67	10	0	28.44	13	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	93.70	103.07	8	97.87	103.11	17	97.76	102.81	20	97.68	103.22	17	99.65	103.10	33
Total investment in subs / Equity capital	93.70	108.26	6	97.87	110.49	10	97.76	110.16	12	97.68	111.07	10	99.65	112.48	22
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.76	0.25	5	-0.30	0.67	20	-0.32	0.47	21	-0.21	0.36	17	-0.03	0.35	32
Equity investment in subs – equity cap / Net income-div (X)		0.83			3.93			1.82			1.22				1.22
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	110.75	138.64	44	306.66	143.95	87	206.34	136.59	83	319.39	177.68	87	350.98	162.34	94
Cash from ops + noncash items + op expense / Op expense + dividend	156.79	130.64	66	317.73	154.33	87	216.23	147.24	80	326.70	190.27	86	353.64	174.91	94
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	408.63	103.17	96	85.42	148.07	32	98.33	134.08	29	154.19	116.34	78	56.26	103.19	13
Pretax operating income + interest expense / Interest expense		1,479.01			2,733.67			2,016.32			1,968.54				2,898.75
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,667.11			1,374.36			1,539.23			1,632.83				1,369.37
Dividends + interest from subsidiaries / Interest expense + dividends	111.85	153.06	42	309.53	169.52	83	207.91	150.43	79	321.35	210.80	81	353.68	188.90	89
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	14.47	41.77	33		27.95			35.64			57.11				33.93
Other Ratios															
Net assets that reprice within 1 year / Total assets	6.57	3.64	75	1.88	3.69	48	2	3.85	45	2.07	2.64	55	0.35	2.61	35
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due					0.21			0.05		0.10		0.04		0.24	
Nonaccrual					0.96			0.97		1.03		0.54		6.54	
Total					1.17			1.02		1.13		0.58		6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.79	15	0	2.90	13	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	90.20	78.46	66	32.40	73.92	23	48.25	81.10	26	31.17	57.84	27	28.32	57.26	20
Dividends declared / Net income	43.59	25.30	89	47.03	60.26	41	46.11	42.29	57	29.20	33.08	43	28.08	27.33	45
Net income – dividends / Average equity.....	5.50	9.64	15	4.49	1.15	75	4.61	4.14	57	9.30	6.46	84	8.82	7.33	70
Percent of Dividends Paid															
Dividends from bank subsidiaries	111.85	139.49	49	309.53	166.94	78	207.91	132.17	74	321.35	178.13	82	353.68	157.73	87
Dividends from nonbank subsidiaries	0	3.97	27	0	3.69	27	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	111.85	193.08	38	309.53	205.70	77	207.91	174.85	70	321.35	260.40	73	353.68	215.26	83
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	48.55	36.56	64	144.95	82.59	78	95.57	60.28	82	93.68	66.55	79	99.13	60.71	87
Interest income from bank subsidiaries.....	0	0.11	25	0	0.58	21	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	48.55	38.35	61	144.95	98.26	73	95.57	62.88	77	93.68	69.36	71	99.13	63.43	83
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		54.17			52.25			56.39			82.95			51.40	
Interest income from nonbank subsidiaries.....		2.35			7.62			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries		0.63			1.87			0.86			1.92			2.96	
Other income from nonbank subsidiaries.....		0.08			0.22			0.16			1.06			0.15	
Operating income from nonbank subsidiaries		76.16			78.35			79.84			150.41			99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	100	67.82	94	100	66.84	93	100	69.76	96	100	67.32	97	100	65.18	93
Interest income from bank subsidiaries.....	0	0.39	24	0	1.06	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	100	81.78	93	100	81.90	87	100	82.20	93	100	78.80	95	100	74.20	88
Dividends from nonbank subsidiaries	0	2.67	26	0	2.05	28	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0	6.48	17	0	6.25	20	0	4.70	16	0	7.29	11	0	7.64	14
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt		28.31			33.86			27.08			28.33			26.53	